

INDEX OF EXHIBITS

EXHIBIT NUMBER	EXHIBIT DESCRIPTION	
1	US Bank Deposit Receipts into Chicas Account	2 pages
2	Affidavit of Claimant Sylvia Lloyd	3 pages
3	Property Tax Payment Receipt	1 page
4	US Bank Records for Corazon Entity	7 pages
5	Check to Lloyd and Notice of Dishonor of Check	4 pages
6	Corazon Entity paystub and note	2 pages
7	Vehicle Loan Documents	2 pages

EXHIBIT 1

EXHIBIT 1

ALL ITEMS ARE ACCEPTED SUBJECT TO OUR RULES AND REGULATIONS APPLICABLE TO THE ACCOUNT.
HARLAND CLARKE 20097 (6/13) 50024727

usbank. COUNTER DEPOSIT

CASH > *40,000.00*
CHECK ☐

DATE *4.8.2019*
ACCOUNT TITLE (PRINT) *Jose Martinez*
SIGN ABOVE FOR CASH RECEIVED _____
ACCOUNT NUMBER *153757541625*

CHECK OR TOTAL FROM OTHER SIDE > .
SUB TOTAL > .
LESS CASH RECEIVED > .

00078 03759 0014 04/09/2019 03126 USB
DEPOSIT H
153757541625
\$40,000.00

⑆560210039⑆

[https://onlinebanking.usbank.com/USB/af\(s8h0Bjjqmv8GEbB4DN7y\)/Accounts/CheckIm...](https://onlinebanking.usbank.com/USB/af(s8h0Bjjqmv8GEbB4DN7y)/Accounts/CheckIm...) 4/12/2019

argSh08/qm-85Eh84D? U.S. Bank National Association U.S. Bank - Account Dashb... X

	Vistapr®vistapr866-8936743 Ma	
04/08/2019	Debit Purchase -visa 04/05 card 0225 Pp*dutch Bros Nvreno Nv	\$10.50
04/08/2019	Debit Purchase - Visa 04/05 card 0454 Netflix.com Netflix.com Ca	\$12.99

Close

usbank COUNTER DEPOSIT

ALL ITEMS ARE ACCEPTED SUBJECT TO OUR RULES AND REGULATIONS APPLICABLE TO THE ACCOUNT.
HARLAND CLARKE 2003116121 900124727

DATE 4.8.2019
SIGNATURE [Signature]
ACCOUNT TITLE (PRINT) Clara

SIGN ABOVE FOR CASH RECEIVED ACCOUNT NUMBER
153757541625

CASH > HO, OLV.
CHECK > HO, OLV.
CHECK OR TOTAL FROM > HO, OLV.
OTHER SIDE > HO, OLV.
SUB TOTAL > HO, OLV.
LESS CASH RECEIVED > HO, OLV.

00078 03759 0014 04/08/2019 05123 USD
DEPOSIT H
153757541625
\$40,000.00

⑆560210039⑆

Back Side Print Close

04/05/2019	Staples	\$51.05
04/05/2019	Debit Purchase -visa 04/04 card 0225 Soc'la Ross 8774174551 Ca	\$1,000.00
04/05/2019	Debit Purchase -visa 04/04 card 0454 Cocos Taqueria Yerecon City Nv	\$37.57

EXHIBIT 2

EXHIBIT 2

**AFFIDAVIT OF SYLVIA LLOYD IN SUPPORT OF REPLY TO OBJECTION
TO PROOF OF CLAIM OF SYLVIA LLOYD NUMBER 15**

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

SYLVIA LLOYD, being first duly sworn, deposes and says under penalty of perjury, the following:

1. That your affiant is the person making claim number 15 in Bankruptcy Case Number BK-20-51150-BTB and said claim is made and based upon my personal knowledge and records available to me.
2. That I have caused to be filed a state court action on November 16, 2020 against Defendants that include the Debtors in the above-referenced case to recover damages for financial fraud perpetuated upon.
3. The filing and service of such action has resulted in these debtors seeking bankruptcy protection via the instant case.
4. The Debtors are now objecting to my very constrained proof of claim when they know that they owe me far more money than I claimed in any event.
5. I make this affidavit in support of my reply to that spurious objection to my claim in the above referenced bankruptcy.
6. These parties are distant relatives: Diaz is my daughter's ex-sister in law and Chicas is the husband of Diaz and that has affected the extent to which I have documented things such as loans to these individuals as they sought my help to open and operate business and personal ventures.
7. For example, I have loaned money to Martinez Chicas regularly and deposited the funds requested into his bank account upon request. I have receipts for those deposits such as the \$40,000.00 deposit provided to him on 4/08/2018 as a loan. He has made no effort to repay any of this amount to me, as referenced in Ex. 1 of my reply to objection to claim.

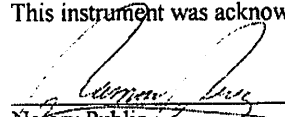
8. In another instance, I paid the property tax bill for the Martinez Chicas real property, APN 085-083-005, in the amount of \$401.23 on 12/30/2018 as a loan. He has made no effort to repay any of this amount to me, as referenced in Ex. 3 of my reply to objection to claim.
9. I made regular loans to the Corazon entity that the Debtors operated and have claimed a \$3,500.00 loan made 3/29/2019; a \$4,500.00 loan made 9/28/2018; a \$60,000.00 loan made 1/26/2019; a \$15,000.00 loan made on 2/28/2019. Neither Debtor has made any effort to repay any of these amounts to me, as referenced in Ex. 4 of my reply to objection to claim.
10. When efforts were made to repay me, I can prove instances of those efforts being in the form of checks that bounced. Examples include the \$4,500.00 personal check, number 1022 issued by Debtor Garcia Diaz on 9/28/2018, which bounced and thus is included in my claim. The Debtor has made no effort to repay any of this amount to me, as referenced in Ex. 5 of my reply to objection to claim.
11. I agreed to work for the Debtors at the Corazon entity for \$1,250.00 a week. I worked for a year but I was only paid twice in that period and I have provided proof of my salary in Ex. 6 of my reply to objection to claim. The remaining 50 weeks of the year would result in a salary due to me of \$62,500.00, which I have included in my claim. Neither Debtor has made any effort to pay any of these wage amounts to me, as referenced in Ex. 6 of my reply to objection to claim.
12. I am the primary borrower on the nearly \$37,000.00 loan for the 2014 Chevy Silverado pickup truck claimed by the Debtors in their bankruptcy as their sole property. I have not included a dollar value for the vehicle or the amount of the loan but intend to ensure that my so-owner status is protected via the title when the vehicle is paid off. I have supported that position in Ex. 7 of my claim objection reply.
13. Just the amounts referenced herein total \$187,901.23 and your affiant will amend her proof of claim to set forth these amounts.

14. That further your Affiant sayeth not.

STATE OF NEVADA)
)SS.
COUNTY OF WASHOE)


SYLVIA LLOYD

This instrument was acknowledged before me on this the 7th day of May, 2021, by
Sylvia E. Lloyd.


Notary Public

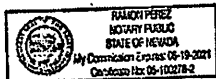


EXHIBIT 3

EXHIBIT 3



New Owner Property Tax Reminder Notice

WASHOE COUNTY, NEVADA

TAMMI DAVIS, TREASURER

tax@washoecounty.us

OFFICE LOCATION:

1001 E NINTH ST-BLDG D RM140
RENO, NV

www.washoecounty.us/treas

PHONE: 775-328-2510

FAX: 775-328-2500

08/16/2018

JOSE R MARTINEZ-CHICAS
PO BOX 81883
RENO NV 89506Parcel Number:
08583005
Situs Address:
160 DAISY MAE LN
WCTYDescription:
Block SubdivisionName
UNSPECIFIED Range 20 Township
20 Section 18 Lot

You are receiving this notice because our records indicate there has been a recent change in the ownership of your property; such as a sale, refinance or transfer into a trust. If your taxes are paid by your lender, or if you aren't certain you have an impound account with your lender, please contact your lender directly. If you will be paying these taxes, submit payment for the remaining amount(s) according to the due dates shown below. Always include your parcel number on your payment. Additional information can be found on our website at: www.washoecounty.us/treas.

Payment options:

- Visit our website at www.washoecounty.us/treas to pay by echeck or credit card
- Mail to Washoe County Treasurer PO BOX 30039 RENO, NV 89520-3039
- Visit our office at 1001 E 9th St, Bldg D Rm 140 Reno NV to pay by cash or check

2018 Bill Summary				
Parcel Number	Prior Years Past Due Amount	Current Year Amount Due	Payments Applied	Total Balance Due
08583005	\$0.00	\$539.38	\$138.15	\$401.23

Installment Details			
Due Date	Amount Due	Due Date	Amount Due
08/20/2018	\$0.00	01/07/2019	\$133.74
10/01/2018	\$133.75	03/04/2019	\$133.74

☒ Track your expenses...

☐ Clothing ☐ Food ☐ Transportation ☐ TAX-DEDUCTIBLE ITEM

☐ Credit Card ☐ Utilities ☐ Mortgage

☐ Entertainment ☐ Insurance ☐ Other: _____

Washoe County Treasurer
Four hundred one 23/100

08583005 160 Daisy Mae Ln

12-30-18 1443

BALANCE FORWARD

THIS ITEM: 401.23

BALANCE

DEPOSIT

OTHER

BALANCE FORWARD

For added security, your name and account number do not appear on this copy.

NOT NEGOTIABLE

1188085830050000-0658000000137105

EXHIBIT 4

EXHIBIT 4



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3758 TRN S Y ST01

Business Statement

Account Number:

1 537 5754 1625

Statement Period:

Mar 1, 2019

through

Mar 31, 2019

Page 1 of 10



000053268 02 SP 106481965977541 E
CORAZON A CORAZON BEHAVIOR HEALTH LLC
7885 OPAL BLUFF DR
RENO NV 89506-4711



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

PLATINUM BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Summary

Account Number 1-537-5754-1625

	# Items	\$	
Beginning Balance on Mar 1			15,335.95
Customer Deposits	5		9,575.00
Other Deposits	19		77,493.50
Card Deposits	4		12,078.30
Card Withdrawals	86		10,255.04-
Other Withdrawals	77		61,509.20-
Checks Paid	51		39,228.50-
Ending Balance on Mar 31, 2019		\$	3,490.01

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Mar 4	8059382818	2,765.00		Mar 29	9255527816	710.00
	Mar 11	8058737915	1,500.00		Mar 29	9255527940	3,500.00
	Mar 20	8655413255	1,100.00				

Total Customer Deposits \$ 9,575.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 1	Electronic Deposit REF=190580162707660N00	From STATE OF NEVADA 2886000020HCCLAIMPMT100014615Y	\$ 17,723.78
Mar 5	Electronic Deposit REF=190640060676280N00	From INTUIT PYMT SOLN 9215986202DEPOSIT 524771997839428	900.00
Mar 7	Debit Purchase Ret - VISA SPRINT *WIRELESS *****0225	On 030619 800-639-6111 KS REF # 74692169065100934548 US1	5100934548 108.26
Mar 8	Electronic Deposit REF=190650113801760N00	From STATE OF NEVADA 2886000020HCCLAIMPMT100019192Y	11,281.05
Mar 11	Debit Purchase Ret - VISA BEST WESTERN BOO *****0225	On 030419 VERDI NV REF # 74755429067150649918 US1	7150619918 1.00
Mar 11	Mobile Banking Transfer	From Account 153757998106	200.00
Mar 11	Mobile Banking Transfer	From Account 153758339680	300.00
Mar 14	Internet Banking Transfer	From Account 153758339680	300.00
Mar 15	Mobile Banking Transfer	From Account 153758339680	10.00
Mar 15	Electronic Deposit REF=190720064639680N00	From STATE OF NEVADA 2886000020HCCLAIMPMT100023710Y	12,609.98
Mar 18	Mobile Banking Transfer	From Account 153757998106	300.00
Mar 21	Mobile Banking Transfer	From Account 153757998106	1,300.00
Mar 22	Electronic Deposit REF=190810060074940N00	From INTUIT PYMT SOLN 9215986202DEPOSIT 524771997839428	300.00
Mar 22	Electronic Deposit REF=190790144491680N00	From STATE OF NEVADA 2886000020HCCLAIMPMT100028280Y	17,955.24
Mar 26	Mobile Banking Transfer	From Account 153757998106	3,000.00



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3758 TRN S Y ST01

000266936 02 SP 106481745089361 E
CORAZON A CORAZON BEHAVIOR HEALTH LLC
7885 OPAL BLUFF DR
RENO NV 89506-4711



Business Statement

Account Number:
1 537 5754 1625
Statement Period:
Sep 4, 2018
through
Sep 30, 2018

Page 1 of 9



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective September 14th, 2018 the "Your Deposit Account Agreement" booklet will include a number of updates and may affect your rights. Starting September 14, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. Please see the Additional Information Section of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet.

Effective November 12th, 2018 the "Your Deposit Account Agreement" booklet will include a number of updates and may affect your rights. Starting November 12th, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy. The main updates that were made to "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Under sub section **Consumer Overdraft Protection** - additional language on overdraft protection advancement.
- Under sub section **Business Banking Overdraft Protection** - additional language on overdraft protection advancement.
- Removal of sub section **Returns at Merchants** and the daily limit.
- Update to the hours of operation for the U.S. Bank Business Service Center.

PLATINUM BUSINESS CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-537-5754-1625

Account Summary

	# Items		
Beginning Balance on Sep 4		\$	4,999.84
Customer Deposits	6		11,959.48
Other Deposits	10		38,139.45
Card Withdrawals	77		5,603.48-
Other Withdrawals	39		16,536.54-
Checks Paid	31		27,779.79-
Ending Balance on Sep 30, 2018		\$	5,178.96

Customer Deposits

Number	Date	Ref Number	Amount	Number	Date	Ref Number	Amount
	Sep 5	8659257844	2,000.00		Sep 19	8655860626	1,540.00
	Sep 5	8659157805	2,755.00		Sep 20	8954901537	664.48
	Sep 14	9255695567	500.00		Sep 28	9255605773	4,500.00
Total Customer Deposits							\$ 11,959.48

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Sep 4	Mobile Banking Transfer	From Account 153757998106	\$ 2,000.00
Sep 6	Electronic Deposit	From INTUIT PYMT SOLN	1,456.25
	REF=182490071400150N00	9215986202INTUITPMTS524771997839428	
Sep 14	Electronic Deposit	From ENTERP SVC, LLC.	1,018.80
	REF=182550086230470N00	2886000020HCCLAIMPMT103045220180914	
Sep 14	Mobile Banking Transfer	From Account 153757998106	1,500.00
Sep 17	Mobile Banking Transfer	From Account 153757998106	800.00
Sep 21	Mobile Banking Transfer	From Account 153757998106	3,000.00
Sep 21	Electronic Deposit	From ENTERP SVC, LLC.	16,662.05
	REF=182620108619260N00	2886000020HCCLAIMPMT103394120180921	



CORAZON A CORAZON BEHAVIOR HEALTH LLC
7885 OPAL BLUFF DR
RENO NV 89506-4711

Business Statement

Account Number:
1 537 5754 1625

Statement Period:
Feb 1, 2019
through
Feb 28, 2019

Page 2 of 8

PLATINUM BUSINESS CHECKING**(CONTINUED)**

U.S. Bank National Association

Account Number 1-537-5754-1625

Card Deposits

Card Number: xxxx-xxxx-xxxx-0225

Date	Description of Transaction	Ref Number	Amount
Feb 1	ATM Deposit	US BANK SPARKS SPARKS NV Serial No. 004336183251SUS4U840	\$ 980.00
Feb 5	ATM Deposit	US BANK SPARKS SPARKS NV Serial No. 005877113342SUS4U840	730.00
Feb 5	ATM Deposit	US BANK SPARKS SPARKS NV Serial No. 005876113247SUS4U840	1,335.00
Feb 28	ATM Deposit	US BANK SPARKS SPARKS NV Serial No. 005225193612SUS4U840	15,000.00
Card xxxx-xxxx-xxxx-0225 Deposit Subtotal			\$ 18,045.00
Total Card Deposits			\$ 18,045.00

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb 25	Fee	ATM Withdrawal At Other Network	2500003781 \$ 2.50-
Card Number: xxxx-xxxx-xxxx-0225			
Date	Description of Transaction	Ref Number	Amount
Feb 1	Debit Purchase	DORSET 76 & POPE DIXON CA On 020119 MAESTERM REF 254941	\$ 40.00-
Feb 1	Debit Purchase - VISA CHARTER COMM	On 020119 888-438-2427 MO REF # 24692169032100295226100	2100295226 243.63-
Feb 4	Debit Purchase - VISA WENDYS	On 020119 DIXON CA REF # 24431069032400238000135	2400238000 24.55-
Feb 4	Debit Purchase - VISA Microsoft *Xbox	On 020219 msbill.info WA REF # 24204299033000161053 US1	3000161053 39.99-
Feb 4	Debit Purchase - VISA GOOGLE *GSUITE_c	On 020119 cc@google.co CA REF # 24692169032100704077805	2100704077 42.58-
Feb 5	Debit Purchase	WM SUPERC Wal-Ma RENO, NV On 020519 MAESTERM REF 730257	8.63-
Feb 5	Debit Purchase - VISA MICROSOFT *OFF	On 020419 MSBILL.INFO WA REF # 24430999035400808001 US1	5400808001 9.99-
Feb 5	Debit Purchase - VISA Spotify USA	On 020419 646-8375380 NY REF # 24204299035432948854 US1	5432948854 9.99-
Feb 6	Debit Purchase - VISA DOUGHBOYS DONUTS	On 020519 RENO NV REF # 24431069037400891000609	7400891000 13.65-
Feb 6	Debit Purchase - VISA NEVADA WOLF SHOP	On 020419 RENO NV REF # 24493989036750056461904	6750056461 799.00-
Feb 7	Debit Purchase - VISA JACK IN THE BOX	On 020519 SPARKS NV REF # 24692169037100536620835	7100536620 9.02-
Feb 7	Debit Purchase	PARTY CITY 646 2 RENO NV On 020719 MAESTERM REF 210560	24.27-

1013

- ☒ Track Your Expenses
- | | | |
|---|--|---|
| <input type="checkbox"/> Auto/Travel | <input type="checkbox"/> Education | <input type="checkbox"/> Medical/Dental |
| <input type="checkbox"/> Business | <input type="checkbox"/> Entertainment | <input type="checkbox"/> Savings |
| <input type="checkbox"/> Charities | <input type="checkbox"/> Food | <input type="checkbox"/> Taxes |
| <input type="checkbox"/> Clothing | <input type="checkbox"/> Home | <input type="checkbox"/> Utilities |
| <input type="checkbox"/> Dependent Care | <input type="checkbox"/> Insurance | <input type="checkbox"/> Other |

3/29/19

BAL. FOR'D	
ITEM AMOUNT	3,500.00
BALANCE	
DEPOSIT	
FOR'D	

Duplicate is produced using soy-based materials
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo Loan

For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

1403

- ☒ Track your expenses
- | | | |
|--|------------------------------------|---|
| <input type="checkbox"/> Clothing | <input type="checkbox"/> Food | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Credit Card | <input type="checkbox"/> Utilities | <input type="checkbox"/> Mortgage |
| <input type="checkbox"/> Entertainment | <input type="checkbox"/> Insurance | <input type="checkbox"/> Other |

9/28/18

BALANCE FORWARD	
THIS ITEM	4,500.00
BALANCE	
DEPOSIT	
OTHER	
BALANCE FORWARD	

Corazon B. H.
four thousand five hundred

Loan

For added security, your name and account number do not appear on this copy.

NOT NEGOTIABLE

usbank. COUNTER DEPOSIT

ALL ITEMS ARE ACCEPTED SUBJECT TO OUR RULES AND REGULATIONS APPLICABLE TO THE ACCOUNT.
HAWAIIAN CLARKE 2007 (P/S) 80286559

ACCOUNT TITLE (PRINT) Corazon A Corazon DATE 1-26-19

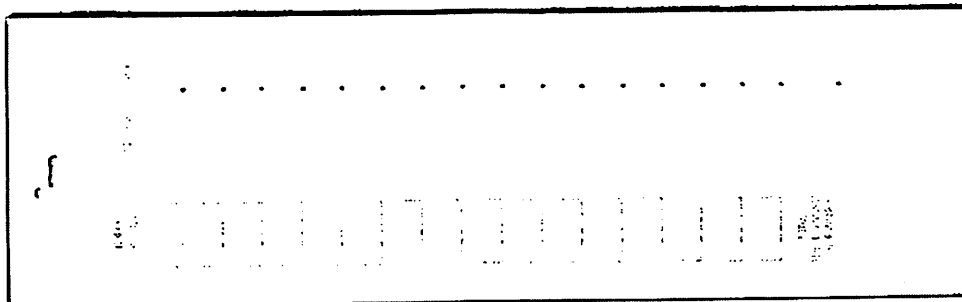
SIGN ABOVE FOR CASH RECEIVED ACCOUNT NUMBER 153757541625

CASH > 60
CHECK 6000.00
CHECK OR TOTAL FROM >
OTHER SIDE >
SUB TOTAL >
LESS CASH RECEIVED >

00069 03759 0016 01/28/2019 12:38 USB
DEPOSIT H
153757541625
\$60,000.00

⑆560210039⑆

J Lopez
CORAZON



[https://onlinebanking.usbank.com/USB/af\(s8h0Bjjqmv8GEbB4DN7y\)/AccountDashboard...](https://onlinebanking.usbank.com/USB/af(s8h0Bjjqmv8GEbB4DN7y)/AccountDashboard...) 4/12/2019

1001

✓ Track Your Expenses...

- | | | |
|---|--|---|
| <input type="checkbox"/> Auto/Travel | <input type="checkbox"/> Education | <input type="checkbox"/> Medical/Dental |
| <input type="checkbox"/> Business | <input type="checkbox"/> Entertainment | <input type="checkbox"/> Savings |
| <input type="checkbox"/> Charities | <input type="checkbox"/> Food | <input type="checkbox"/> Taxes |
| <input type="checkbox"/> Clothing | <input type="checkbox"/> Home | <input type="checkbox"/> Utilities |
| <input type="checkbox"/> Dependent Care | <input type="checkbox"/> Insurance | <input type="checkbox"/> Other |

2/28/19

Corazon A Corazon B.H.

Duplicate is produced using soy-based materials.
Images may appear light.

☐ TAX DEDUCTIBLE ITEM

Memo

Payroll Deduction

BAL.
FOR'DITEM
AMOUNT

BALANCE

DEPOSIT

FOR'D

15,000.00



For enhanced security your account number will not be printed on this copy

NOT NEGOTIABLE

I, Jose Roberto Martinez- Chicas, am giving up my rights up to 160/162 Daisy Mae Ln, Sun Valley 89433. In which I have worked on the property since August 3, 2018. Sylvia Lloyd paid all workers and material at that property. My work was done due to partnership that now has ended as of April 8, 2019. In exchange for my labor and time, Sylvia has helped my other company Corazon A Corazon Behavior Health LLC. I will remove all remaining work related items of the property by Saturday April 13, 2019. During this partnership a tractor was financed during the partnership, Jose Roberto Martinez-Chicas will continue to make this payment on tractor. All property rights are now given to Sylvia Lloyd.


 04-8-19
2-8-19

EXHIBIT 5

EXHIBIT 5



Notice of Hold

Name: Sylvia Lloyd Date of Deposit: 9.28.18
Account Number (last four digits): 1037 Amount of Deposit: \$ 4500 -
Hold Expiration Date: 10.10.18 Amount Held: \$ 4500 -

We have placed a hold on funds in your account for the Amount Held, identified above. This hold has been placed because we received notice that a check is being returned unpaid for the following reason(s):

- A check deposited to your account is being returned "Refer to Maker".
- A check deposited to your account is being returned "Stop Payment".
- A check deposited to your account is being returned "Altered/Fictitious".
- A check deposited to your account is being returned "Closed Account".
- When the legal copy of this check is received by UFCU, the amount of the check will be reversed from your account and a Returned Check Fee of \$15 will be charged.

☒ A check deposited to your account has been returned due to Non-Sufficient Funds (NSF). This item is being resubmitted to the maker's financial institution for payment. Should it return NSF a second time, the amount of the check will be reversed from your account and a Returned Check Fee of \$15 will be charged. Otherwise the funds will be available on the Hold Expiration date indicated above.

Additional Information:

If you did not receive this notice at the time you made the deposit and the check you deposited is paid, we will refund to you any fees for overdrafts or returned checks that result solely from the additional delay that we are imposing.

If you have questions please contact your local branch, or call our Member Service Center at 888-982-1400.



October 8, 2018

Sylvia Lloyd
1285 Carville Drive
Reno, NV 89512-2946

Dear Sylvia:

A check that you deposited is being returned against your account due to a problem as indicated below:

- ☒ Check is Non-Sufficient Funds (NSF)
- ☐ Non-negotiable item
- ☐ Check returned - refer to maker
- ☐ Stale-date
- ☐ Account closed
- ☐ Payment stopped
- ☐ Other:

Per our fee schedule, we have deducted \$15.00 from your account for each return deposit item.

Important: If your account has a negative balance, please call the Collections Department at (269) 982-1400 or (888) 982-1400.

Allow us to share several options available to you. You can:

1. Attempt to recover the cash and fees from the person who wrote the check in exchange for the returned check.
2. Call the institution the check is drawn on and ask to verify the funds. They will need the name of the maker of the check, the account number, the amount of the check, and the check number. The institution will let you know if there are funds available to cover the check at that time, but they cannot guarantee that the funds will still be available by the time the check is presented.
3. Take the check directly to the institution that the check is drawn on to get the cash.

If you have any questions, please contact our Member Service Center at (269) 982-1400 or (888) 982-1400.

Sincerely,

United Federal Credit Union

NSF

271967635

10/05/2018

89000383

This is a LEGAL COPY of your check. You can use it the same way you would use the original check.

RETURN REASON-A
NOT SUFFICIENT FUNDS

PHOTO IN LIEU

8702/82/60 4468482222
55E25948

94-168/1212 1022

ARACELI GARCIA-DIAZ
7885 OPAL BLUFF DR.
RENO, NV 89508

9-28-18

9-28-18

\$4,500-

Four thousand five hundred and 00/100

usbank

1212016944 153795922431 1022

441212016944 153795922431 1022 000004500000



United

FEDERAL CREDIT UNION

10/05/18 09/28/18

820 2366 3212

SYLVIA E LLOYD

ACCOUNT #

XXXXXXXX1037 ND
44

CHECKING RETURN ITEM CHARGE BACK

AMOUNT:	\$4,500.00
PREVIOUS BALANCE:	\$5,533.31
NEW BALANCE:	\$1,018.31
AVAILABLE BALANCE:	\$963.32
SERVICE FEE	\$15.00

CHECKS OUT:	\$0.00
CASH OUT:	\$0.00

CHECK HOLD IF APPLICABLE
DATE AVAILABLE AMOUNT HELD

24

091000022 10/03/2018
8653187276
042000013 10/04/2018
8653187276 RR - A
061000146 10/05/2018
4858316293 RR - A
271987635 10/05/2018
89000383 RR - A

Do not endorse or write below this line.

☐ ENDORSE HERE

CREDITED TO THE ACCOUNT OF
THE WITHIN NAMED PAYEE

☐ CHECK DEPOSIT MOBILE OR REMOTE DEPOSIT

FOR RETURNS ONLY, LINE

United Federal Credit Union

2807 S. State Street

Saint Joseph, MI 49085

→272484894←

246
272484894< - 016
2918 - 32821175
09/28/2018 - 18:58:48
>272484894< 09/28/2018
000000084652355

25

EXHIBIT 6

EXHIBIT 6

08/28	Check Number	1392	Trace# 0176766394		5,788.86
08/28	Check Number	1396	Trace# 0177107698		
08/29	Check Number	1397	Trace# 0176766340		
08/29	Deposit			-82.85	5,706.01
				-63.99	5,642.02
				-30.52	5,611.50
				1,250.00	6,861.50

CORAZON A CORAZON BEHAVIOR HEALTH LLC
08/08/2018 Sylvia Lloyd

Salary

7013

1,250.00

6-15-18 }
7-1-18 } Need
7-15-18 } Pd for.

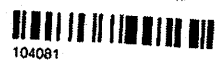
9/14/18
1250.00
check

Checking (1625)

06/01/18

1,250.00

10408 J207092 (2/18)



104081

Rev 2014

Good morning Robert, I don't have a problem giving you the bobcat back. I would however like to get my money back that I was never paid for, my weekly pay of \$1250.00 dollars that I only received to checks for, the checks I wrote out for the company as a loan. The \$4,000.00 cash Araceli ask to borrow so she could pay the title to the blue car, she pawned when you guys got into the fight and she moved out. The check of \$3,500 hundred she ask to borrow in March of 2019, said she pay me back in a week, the company never did and that was a loan. Not to mention the the Best Buy card Araceli said she didn't have, that was a lie, she racked that card up to over five grand, the company was paying on it and the stopped.

All the things she bought from there you the company purchased. So with all that being said we can make a time to meet so you can get you tractor and Sheffield can pick up the other one. This is January 2nd 2020 11:11am.

EXHIBIT 7

EXHIBIT 7



United Federal Credit Union
2807 S. State Street
St. Joseph, MI 49085
(888) 982-1400

LOAN APPLICATION

Married Applicants may apply for a separate account. Check the appropriate box to indicate Individual Credit or Joint Credit.

☐ **Individual Credit:** Complete **Applicant** sections if only the applicant's income is considered for loan approval.

Complete **Applicant** and **Co-Applicant** sections: (1) if you are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of credit requested, or: (2) if you reside in a Community Property State, or: (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.

☒ **Joint Credit:** Complete **Applicant** and **Co-Applicant** sections if your co-applicant will be contractually liable for repayment of the loan and initial below:
We intend to apply for joint credit. . *SA* . (Applicant Initials) . *DA* . (Co-Applicant Initials)

PLEASE CHECK BELOW TO INDICATE THE TYPE OF ACCOUNT(S) AND TYPE OF CREDIT FOR WHICH YOU ARE APPLYING.

☒ **Account/Loan:** ☐ Individual ☒ Joint

APPLICANT				<input checked="" type="checkbox"/> CO-APPLICANT		<input type="checkbox"/> NON-APPLICANT SPOUSE/OTHER	
NAME (Last - First - Initial) SYLVIA E. LLOYD		ACCOUNT NUMBER 0020859103		NAME (Last - First - Initial) ARACELI G. DIAZ		ACCOUNT NUMBER 0870084912	
SOCIAL SECURITY NUMBER 556-13-2134		MOTHER'S MAIDEN NAME		SOCIAL SECURITY NUMBER 457-61-7886		MOTHER'S MAIDEN NAME	
E-MAIL ADDRESS		FAX NUMBER		E-MAIL ADDRESS		FAX NUMBER	
BIRTH DATE 1/9/1965	HOME PHONE (775) 786-9117	BUSINESS PHONE/EXT. 7757722379		BIRTH DATE 2/27/1980	HOME PHONE (775) 772-2379	BUSINESS PHONE/EXT.	
PRESENT ADDRESS (Street - City - State - Zip) 1285 CARVILLE DR Reno, NV 895122946		<input checked="" type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS/MONTHS AT THIS ADDRESS 20 0		PRESENT ADDRESS (Street - City - State - Zip) 1285 CARVILLE DRIVE Reno, NV 89512		<input type="checkbox"/> OWN <input type="checkbox"/> RENT YEARS/MONTHS AT THIS ADDRESS 20 0	
PREVIOUS ADDRESS (Street - City - State - Zip)				PREVIOUS ADDRESS (Street - City - State - Zip)			
MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)		MORTGAGE BALANCE		MONTHLY PAYMENT (MORTGAGE/RENT)	
PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. <input type="checkbox"/> MARRIED (WA and CA Only: includes registered domestic partners) <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)				PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE. <input type="checkbox"/> MARRIED (WA and CA Only: includes registered domestic partners) <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			
EMPLOYMENT							
NAME AND ADDRESS OF EMPLOYER BORIS HEAD				NAME AND ADDRESS OF EMPLOYER NORTHERN NEVADA MED CENTER Reno, NV 89503			
HIRE DATE 7/14/2010		POSITION DEMO PERSON		HIRE DATE 7/22/2012		POSITION ER REGISTRATION	
PRIOR EMPLOYER FROM: TO:				PRIOR EMPLOYER FROM: TO:			
INCOME							
OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.				OTHER INCOME NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.			
EMPLOYMENT INCOME (GROSS) \$800.00 PER Month		OTHER INCOME (GROSS) \$450.00 PER Month		EMPLOYMENT INCOME (GROSS) \$14.83 PER Hour		OTHER INCOME (GROSS) PER	
SOURCE Other - LIFE INSURANCE				SOURCE			
REFERENCES							
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU				NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			
HOME NUMBER				HOME NUMBER			
RELATIONSHIP				RELATIONSHIP			

30



United Federal Credit Union
2807 S. State Street
St. Joseph, MI 49085
(888) 982-1400

**SECURITY AGREEMENT AND
ADVANCE RECEIPT**

BORROWER'S NAME AND ADDRESS	SYLVIA E. LLOYD	1285 CARVILLE DR	Reno, NV 895122946	ACCOUNT NUMBER	510000476676
CO-BORROWER'S NAME AND ADDRESS	ARACELI G. DIAZ	1285 CARVILLE DRIVE	Reno, NV 89512	DATE	7/23/2015
NON-BORROWER OWNER'S NAME				MATURITY DATE	7/15/2021

SECURITY INFORMATION

THE FOLLOWING PROPERTY IS GIVEN AS COLLATERAL TO SECURE THE DEBT DESCRIBED HEREIN. THE ADVANCE IS ALSO SECURED BY BORROWER'S SHARES. ALL PROPERTY SECURING OTHER PLAN ADVANCES AND LOANS RECEIVED IN THE PAST OR IN THE FUTURE:

SHARES PLEGDED:	ACCOUNT NUMBER	AMOUNT	ACCOUNT NUMBER	AMOUNT
MOTOR VEHICLE:	YEAR 2014	MAKE CHEVROLET TRUCK	MODEL Silverado 1500-V8	BODY TYPE Regular Cab Work Truck 2WD
	SERIAL or VIN NUMBER 1GCNCPFH0E2287296			VALUE \$25,325.00
OTHER COLLATERAL:				AMOUNT OF LIEN (Total of Payments) \$31,781.92
OTHER COLLATERAL:				AMOUNT OF LIEN (Total of Payments)
OTHER COLLATERAL:				MATURITY DATE 7/15/2021

CREDIT INFORMATION

ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate.		FINANCE CHARGE: The dollar amount the credit will cost you.	Amount Financed: The amount of credit provided to you or on your behalf.	Total of Payments: The amount you will have paid after you have made all payments as scheduled.
4.99%	%*	\$ 5,014.95	\$ 31,781.92	\$ 36,786.87
<input type="checkbox"/> *Variable Rate: If checked, the ANNUAL PERCENTAGE RATE disclosed above may increase or decrease during its term if the Credit Union's Savings Rate Index increases or decreases. The ANNUAL PERCENTAGE RATE will be equal to the Credit Union's Savings Rate Index plus ____%, rounded up to the nearest 1/8 of 1%. An increase will take effect on the first day of each month. The ANNUAL PERCENTAGE RATE will never be more than that allowed by applicable state law or less than ____%. Any increase will take the form of higher monthly payments. EXAMPLE: If your loan was \$10,000 at 6% for 120 months and the rate increased to 7% after 3 years, your monthly payment would increase by \$3.68.				
Your payment schedule will be:				
NUMBER OF PAYMENTS		AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE	
71		\$ 512.00	8/15/2015	
1		\$ 444.87	7/15/2021	
Security: You are giving a security interest in your shares and deposits in the credit union, as well as the collateral described above. Collateral for other loans with us will also secure this loan, except for your home and household goods.				Filing Fee: \$
Late Charges: <i>For all loans except Term and Certificate Secured Loans:</i> If a payment is received more than 10 days after the due date, you will be charged the greater of 5% of the payment, or \$25.00. <i>For Term and Certificate Secured Loans:</i> If a payment is received more than 10 days after the due date, you will be charged \$25.00.				
Property Insurance: You may obtain property insurance from anyone you want that is acceptable to us. If you do not obtain property insurance we will obtain it at your cost.			Required Deposit Balance: The Annual Percentage Rate does not take into account your required deposit balance.	
Prepayment: If you pay off early, you will not have to pay a penalty.			See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.	
*e means estimate.				

ITEMIZATION OF AMOUNT FINANCED OF	\$ 31,781.92	Amount Paid to Others on Your Behalf (Describe)	
AMOUNT GIVEN TO YOU DIRECTLY	\$	GAP (a portion will be retained by us)	MBP (a portion will be retained by us)
AMOUNT PAID ON YOUR ACCOUNT	\$	\$	\$
PREPAID FINANCE CHARGE	\$	\$	\$

Debt Protection: Thank you for purchasing optional debt protection on your Consumer Lending Plan. The Total Estimated Fee for this loan is \$ 50.00, and is included in the payment schedule disclosed above. We will retain a portion of this amount. Yes! I confirm that I want optional debt protection on this advance.

Borrower Initial _____ Co-Borrower Initial (if joint coverage) _____

Returned Payment Fee: We will charge you \$25.00 if your payment is returned unpaid for any reason.

Modification Fee: \$50.00

CERTIFICATE OF SERVICE

Pursuant to Fed. Rule of Bankruptcy Proc. 9014, 7004 and Fed. Rule of Civ. Proc. 4(g), I William A. Baker swear under penalty of perjury that I am over the age of 18, not a party to the within action and that I hereby certify that on May 10, 2021 a copy of the REPLY TO OBJECTION TO PROOF OF CLAIM OF SYLVIA LLOYD was served on the following parties by ECF filing and notice pursuant thereto to all parties receiving such notice from the Court's system:

Nathan R. Zeltzer, Esq.@nrzbn@yahoo.com

William A. VanMeter, Trustee @ ECF@reno13.com wvanmeter13@etc.epiqsystems.com

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

DATED this 10th day of May, 2021.

/s/ William A. Baker
William A. Baker